

Information to identify the case:

Debtor 1	<u>George C. Williams</u>	Social Security number or ITIN	xxx-xx-0812
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diana J. Williams</u>	Social Security number or ITIN	xxx-xx-1772
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28613-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George C. Williams

Diana J. Williams

12/28/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 George C. Williams
 Diana J. Williams
 Debtors

Case No. 18-28613-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 62

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db/jdb
 cr
 George C. Williams, Diana J. Williams, 37 Fox Chase Rd, Marlton, NJ 08053-1012
 +Greentree Village Homeowners Association, c/o Associa Mid-Atlantic, 14000 Horizon Way, Suite 200, P.O. Box 668, Mount Laurel, NJ 08054-0668
 517761750 +AMCOL Systems, Inc., 111 Lancewood Road, Columbia, SC 29210-7523
 517840952 +Citibank NA (SD), ExxonMobil, Attn: Rubin & Rothman, LLC, P.O. Box 9003, Islandia, NY 11749-9003
 517840951 Citibank NA (SD) - ExxonMobil, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517840942 +Diagnostic Pathology Consultants, 520 E. 22nd Street, Lombard, IL 60148-6110
 517761756 Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
 517761758 EMCC, Inc., 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
 517761757 Eduardo Enriquez, MD, Attn: Remex, 307 Wall St, Princeton, NJ 08540-1515
 517840947 Emergency Physician Assoc. of S. Jersey, 3585 Ridge Park Drive, Akron, OH 44333-8203
 517761759 Equable Ascent Financia, C/O Corporation Services Co, 830 Bear Tavern Rd, West Trenton, NJ 08628-1020
 517761760 Equiant Financial Service, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
 517761761 ++FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518
 (address filed with court: FantaSea Resorts, 60 North Main Avenue, Flagship Resort Interval Owners Assoc., Atlantic City, NJ 08401)
 517761762 +Fein Such Kahn Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
 517761763 Flagship Condominium Owners Assoc., 60 N Maine Ave, Atlantic City, NJ 08401-5518
 517761764 Greentree Village Homeowners Assoc., C/O Mamco Property Management, 14000 Horizon Way, Mount Laurel, NJ 08054-4342
 517775430 +Greentree Village Homeowners Association, Shivers Gosnay & Greatrex LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
 517761765 +Hueston McNulty, 256 Columbia Turnpike, Suite 207, Florham Park, NJ 07932-1228
 517761766 Jessie Manson, 571 Broad St Fl 2, Newark, NJ 07102-4503
 517761767 John McKernan, PO Box 303, New Gretna, NJ 08224-0303
 517761768 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517840955 +LVNV Funding Chase, Attn: Niagara Credit Solu, 655 Pullman Ave., Rochester, NY 14615-3334
 517840954 LVNV Funding Chase, Attn: Asset Recovery Solu, 2200 E. Devon Ave., Ste 200, Des Plaines, IL 60018-4501
 517761770 Liberty Bell Bank, 145 N Maple Ave, Marlton, NJ 08053-1774
 517761771 +Liberty Mutual Group, POB 970, Mishawaka, IN 46546-0970
 517840944 Lourdes Cardiology Services, PC, P.O. Box 824699, Philadelphia, PA 19182-4699
 517840948 +Marvin A. Cetel, MD, 651 Rt. 73 North, Suite 406, Marlton, NJ 08053-3437
 517761774 Midland Funding LL, C/O Corporate Service Co., 830 Bear Tavern Rd, West Trenton, NJ 08628-1020
 517761776 Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100
 517761778 Premier Physicians Network, 1415 Marlton Pike E Ste L15, Cherry Hill, NJ 08034-2229
 517761779 +Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 517761781 Rubin & Rothman LLC, 1787 Veterans Hwy, Islandia, NY 11749-1500
 517761783 Shield Medical Labortory, 63 Flushing Ave Unit 336, Brooklyn, NY 11205-1083
 517840953 +Shield Medical Labs, Attn: Paul Michael Assoc., 159-16 Union Turnpike Ste., 302 Flushing, NY 11366-1954
 517761784 Shivers Gosnay & Greatrex, LLC, 1415 Marlton Pike E Ste 210, Cherry Hill, NJ 08034-2227
 517840950 +South Jersey Radiology Associates, P.O. Box 1710, Voorhees, NJ 08043-7710
 517761785 State of New Jersey, PO Box 80, Trenton, NJ 08625-0080
 517761786 Stern Lavinthal Frankenberg, 105 Eisenhower Pkwy # 302, Roseland, NJ 07068-1640
 517761788 The Heart House, 120 White Horse Pike Ste 112, Haddon Heights, NJ 08035-1938
 517778355 +U.S. Bank National Association, not in its individ, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517840949 Virtua Health, P.O. Box 8500 Lockbox# 8267, Philadelphia, PA 19178-8267
 517761789 +Virtua Health System, P.O. Box 6028, Belmmawr, NJ 08099-6028
 517840943 +Virtua Medical Group, PA, P.O. Box 6028, Bellmawr, NJ 08099-6028
 517761791 +Wells Fargo Bank/WB, POB 3117, Winston Salem, NC 27102-3117
 517761792 Yellow Book Sales and Distribution Co., C/O Corporation trust Co, 820 Tavern Rd, West Trenton, NJ 08628

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Dec 29 2018 04:53:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2018 00:27:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 29 2018 00:27:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517761749 EDI: GMACFS.COM Dec 29 2018 04:53:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 517761751 EDI: CBCSI.COM Dec 29 2018 04:53:00 CBCS, POB 69, Columbus, OH 43216
 517761752 +EDI: CITICORP.COM Dec 29 2018 04:53:00 Citibank SD, NA, POB 6241,
 Sioux Falls, SD 57117-6241

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 62

Date Rcvd: Dec 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517761753 EDI: CCS.COM Dec 29 2018 04:53:00 Credit Collection Services, 725 Canton St,
Norwood, MA 02062-2679
517761754 EDI: CCS.COM Dec 29 2018 04:53:00 Credit Collection Services, PO Box 9134,
Needham, MA 02494-9134
517761755 EDI: DISCOVER.COM Dec 29 2018 04:53:00 Discover Bank, POB 30948,
Salt Lake City, UT 84130-0948
517761769 EDI: CBSKOHLS.COM Dec 29 2018 04:53:00 KOHLS Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
517761772 +EDI: RESURGENT.COM Dec 29 2018 04:53:00 LVNV Funding, POB 10584,
Greenville, SC 29603-0584
517761773 EDI: RESURGENT.COM Dec 29 2018 04:53:00 LVNV Funding LLC, PO Box 10497,
Greenville, SC 29603-0497
517761775 +EDI: MID8.COM Dec 29 2018 04:53:00 Midland Funding LLC - Capital One Bank,
8875 Aero Dr., Ste 200, San Diego, CA 92123-2255
517761777 E-mail/PDF: bankruptcy@ncfsi.com Dec 29 2018 00:31:43 New Century Financial Service,
110 S Jefferson Rd, Whippany, NJ 07981-1038
517761782 +E-mail/Text: bkteam@selenefinance.com Dec 29 2018 00:26:09 Selene Finance, POB 422039,
Houston, TX 77242-4239
517761787 EDI: TDBANKNORTH.COM Dec 29 2018 04:53:00 TD Bank NA, POB 219,
Lewiston, ME 04243-0219
517761790 EDI: WFFC.COM Dec 29 2018 04:53:00 Wells Fargo Bank NA, POB 5169,
Sioux Falls, SD 57117-5169

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517840945* +Premier Physicians Network, LLC, 1415 Marlton Pike E., Ste. LL5, Cherry Hill, NJ 08034-2229
517761780* Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517840946* +The Heart House, 120 White Horse Pike, Ste. 112, Haddon Heights, NJ 08035-1938

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as Trustee of SW REMIC Trust 2015-1 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
George C. Greatrex, Jr. on behalf of Creditor Greentree Village Homeowners Association
ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, not in its
individual capacity but solely as Trustee of SW REMIC Trust 2015-1 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas J Subranni on behalf of Debtor George C. Williams jwiesner@subranni.com,
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com
Thomas J Subranni on behalf of Joint Debtor Diana J. Williams jwiesner@subranni.com,
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8